TERMS & CONDITIONS: 'MAYBANK 2026 SAVE OR DEBIT YEAR-END CAMPAIGN'

The '**MAYBANK 2026 SAVE OR DEBIT YEAR-END CAMPAIGN' ("Campaign")** is organized by Malayan Banking Berhad (Registration. No. 196001000142) **("MBB")** and Maybank Islamic Berhad (Registration. No. 200701029411) **("MIB")** (collectively referred to as "Maybank" throughout the Terms and Conditions herein). By participating in this Campaign, Eligible Participants (as defined in Clause 2 below) hereby expressly agree to be bound by these Terms and Conditions and any decisions made by Maybank in respect of this Campaign shall be final and binding.

1 CAMPAIGN PERIOD

The Campaign commences from **1 November 2026 at 12:00 AM MYT and ends on 28 February 2027 at 11:59 PM MYT**, both dates inclusive, unless notified otherwise **("Campaign Period")**.

2 ELIGIBILITY

This Campaign is open to all new and existing:

2.1 Maybank customers (which may consist of individuals or joint account holders) of the Participating Accounts (as defined in Clause 4.2.2) (which shall collectively be referred to as "**Depositors/Investors**"); who have successfully registered for the Campaign via channels stipulated in Clause 3 and / or

Cardmembers of Maybank Debit Mastercard or Visa Card (which shall collectively be referred to as "**Debit Cards**") issued by Maybank (which shall collectively be referred to as "**Cardmembers**"); who have successfully registered for the Campaign via channels stipulated in Clause 3.

2.2 For avoidance of doubt, all permanent and contractual employees of Maybank are eligible to participate in this Campaign and stand a chance to win First and Bonus Prize (except for the Grand Prize) **EXCEPT** for those from the following:

2.2.1 Debit & Prepaid
2.2.2 Cards Marketing
2.2.3 Regional Cards Marketing
2.2.4 Funding and Deposit
2.2.5 Maybank Islamic Investment Account
2.2.6 Maybank Islamic Deposit
2.2.7 Vendors, suppliers, advertising and promotion agencies for the Campaign

2.3 The following persons are **NOT** eligible to participate in the Campaign:

2.3.1 Cardmembers whose Debit Card account(s) status is delinquent, suspended, cancelled or in breach of any Terms and Conditions of Maybank Card Agreement during the Campaign Period;

2.3.2 Cardholders of Maybank Commercial/Corporate Cards;

2.3.3 Cardholders of Maybank Credit and Charge Card(s) and/or Maybank Prepaid Cards;

2.3.4 Cardmembers of Maybank Global Access Mastercard World Debit Card;

2.3.5 Cardmembers/ Depositors/Investors who are in default of any facility granted by Maybank at any time; and

2.3.6 Depositors/Investors whose 'Participating Account' (Clause 4.2.2) in dormant or watch status.

Cardmembers/Depositors/Investors who fulfill the above mentioned criteria are hereinafter referred to as "**Eligible Participants**".

3 CAMPAIGN REGISTRATION (subject to clause 4.1)

3.1 Eligible Participants must register their participation for the Campaign, on a one-time basis within the Campaign Period.

3.2 Campaign registration can be made via various channels. For example, via Short Messages Service **("SMS"),** Campaign registration page on Maybank2u website **(maybank.my/savespend)**, depositing/investing a specified amount (as defined in Clause 3.4) into Maybank account.

3.3 **Campaign Registration via SMS:**

3.3.1 To register via SMS, Eligible Participants shall use the service provided by any of the registered telecommunication companies' **("Telco"),** type **WIN50**, and send to **66628**, during the Campaign Period.

3.3.2 Proof of the SMS sent to 66628 by the Eligible Participants shall not be considered as a successful SMS registration, unless the Eligible Participants receive a confirmation SMS from 66628 and such confirmation SMS, which is automatically generated, be sent to the same mobile phone number used for registration, subject to the SMS traffic on the respective Telco's network.

3.3.3 Maybank reserves the right to disqualify any registration sent to 66628 through SMS due to any reason(s) including, but not limited to, duplicate registration(s), incorrect SMS format, unsuccessful or delayed transmission of SMS during the Campaign Period and Maybank shall not, in any way, be liable and/or responsible for such disqualification.

3.3.4 Maybank is not responsible and does not have control over the SMS traffic, network failure and/or interruptions on the part of the respective Telco or Maybank's SMS service provider or for any other reason(s) whatsoever during the process of registration sent to 66628 via SMS or SMS confirmation sent from 66628 to Eligible Participants which may result in the delay of the SMS registration during the Campaign Period.

3.3.5 Maybank's SMS service is provided and supported by the service provider appointed by Maybank.

3.3.6 Eligible Participants are responsible to ensure that the details provided for registration are accurate and is sent or submitted within the Campaign Period. Failing which, the registration will be considered invalid and/or unsuccessful.

3.3.7 In the event that the information provided by the Eligible Participants during the registration process does not match with Maybank system, Maybank reserves the right to reject the said registration.

3.4 **<u>Campaign Registration by depositing/investing RM26.26 into any of the Participating Accounts (as defined in Clause 4.2.2)</u>**

3.4.1 Alternatively, Depositors/Investors may deposit/invest **RM26.26 ("specified deposit/Invest amount")** within the Campaign Period to register for the Campaign into any of the Participating Accounts.

3.4.2 **Only Depositors/Investors who deposit/invest RM26.26** exactly within a single transaction during the Campaign Period will be considered as registered and eligible for the Campaign rewards.

3.4.3 Deposit/Investment amount that are above or below the specified deposit amount will not qualify as a valid registration.

3.5 For avoidance of doubt, Eligible Participants with multiple Maybank Cards or Participating Accounts are only required to register once within the Campaign Period. Multiple registrations using the same mobile phone number, via same registration channel or multiple registration channels will be counted as one (1) registration only.

3.6 In the event that the Eligible Participants registered twice via multiple channels, Maybank will only acknowledge and accept the first registration as the official record.

4 CAMPAIGN MECHANICS

4.1 Upon successful registration, Eligible Participants will need to meet the Qualifying Criteria, either to spend OR deposit/invest (as shown in Clause 4.2) to stand a chance to win the prize as set out in Clause 4.3 ("**Prizes**").

4.2 The Qualifying Criteria are as follows:

Qualifying Actions	Entries
Every RM100 spent using Maybank Debit Cards	**1X**
Every RM100 spent using Maybank Debit Cards on *Samsung Pay / Apple Pay / Google Pay*	**Additional 10X**
Every RM100 fund increase in Maybank Participating Accounts each month	**1X**
Every RM100 transferred from other banks/e-Wallets to Maybank Participating Accounts *(Enter "WIN50" in Recipient Reference field)*	**Additional 10X**
Maintain a minimum Month End Balance of RM1,000 in Maybank Participating Accounts	**Additional 10X**

	per qualifying balance on the dates below: • 31st December 2026 • 28th February 2027

4.2.1 Qualifying Action for Debit Card

4.2.1.1 Maybank shall be relying on the information provided by the merchant to determine whether such transaction falls within the Qualifying Action.

4.2.1.2 The Qualifying Action made during the Campaign Period must be captured by the Maybank's system and posted not later than 14th day from the end of each Campaign Month.

4.2.1.3 Maybank shall not be responsible for any failure or delay in the transmission of evidence of sales transactions by merchant establishment or any other party, which are not within the reasonable control of the Bank.

4.2.1.4 To the fullest extent permitted by law, any determination by Maybank as to which spend category constitutes Qualifying Action and all transactions as recorded by the Bank (save for fraud and manifest error) shall be final and conclusive.

4.2.2 The Participating Accounts for Depositors/Investors are listed below:

Conventional Accounts	***Islamic Accounts***
• *Kawanku Savings Account** • *Basic Savings Account* • *Golden Savers Savings Account* • *M2U Savers Account**	• *Savings Account-i** • *Basic Savings Account-i* • *Golden Savvy Account-i* • *Zest-i Account** • *M2U Savers Account-i** • *Global Access Account-i**
Note: • Only accounts marked with (*) can be opened via MAE App or M2U website. • For joint accounts, only the primary account holder shall qualify for the Campaign.	
Malayan Banking Berhad ("MBB") and Maybank Islamic Berhad ("MIB") are members of Perbadanan Insurans Deposit Malaysia **("PIDM").** Protection by PIDM is subject to insurability criteria. Please refer to the list of insured deposits displayed at Maybank2u website for further details.	

4.2.3 The Baseline calculation for Fund Increase contributing to the Average Daily Balance (ADB) of the Participating Accounts is as follows: -

The Baseline for the Campaign is a moving baseline that is on 31 October 2026, 30 November 2026, 31 December 2026 and 31 January 2027.

The ADB Baseline is illustrated below:

ADB Baseline	Deposit / Placement Date
31/10/2026	01/11/2026 - 30/11/2026
30/11/2026	01/12/2026 – 31/12/2026
31/12/2026	01/01/2027 – 31/01/2027
31/01/2027	01/02/2027 – 28/02/2027

4.2.4 The ADB growth refers to the difference in the ADB account for the current month minus ADB in the previous month according to the respective baseline.

4.2.5 In the event that the Eligible Participants have more than 1 Participating Accounts, the ADB growth will be the total ADB growth of each Participating Accounts.

4.3 **Prizes**

Category	Prize	Total Winner(s)
Grand Prize	RM50,000 Cash Reward	3
First Prize	RM1,000 Cashback	10
Bonus Prize	RM100 Cashback	1,400

5 SELECTION OF WINNERS

5.1 Eligible Participants who meet the Qualifying Criteria will stand a chance to win the Prize.

5.2 Selection of Winners will be carried out via Maybank's randomiser programme within sixteen (16) weeks after the end of the Campaign Period.

5.3 Each Eligible Participants is only entitled to win a maximum of one (1) Prize across all Prize categories.

5.4 The Winners shall be deemed as the final Winners in accordance with the selection sequence of Maybank's randomiser programme for the respective Prize categories. Winners of Grand Prize, First Prize and Bonus Prize are collectively known as **"Winner(s)"**.

6 FULFILLMENT OF PRIZES

6.1 At the time of awarding the Prize(s), all Debit Card and/or Participating Account(s) of the Winner(s) must not be delinquent, closed/dormant and/or invalid or cancelled. Otherwise, it shall be disqualified from receiving the Prize(s).

6.2 Maybank will contact the shortlisted Grand Prize Winner(s) via a two-way SMS to notify them of their potential Grand Prize winning status. The shortlisted Grand Prize Winner(s) are required to confirm acceptance by replying "YES" to the SMS within three (3) calendar days from the date of the SMS.

6.3 Failure to respond within the stipulated timeframe and/or refusal to accept the Prize shall result in the shortlisted Grand Prize Winner being deemed disqualified, and Maybank reserves the right to select an alternate winner.

6.4 Upon receipt of the "YES" reply, Maybank will make a follow-up recorded call to the shortlisted Grand Prize Winner to verify their details, confirm their winner status, and provide further information on the Prize.

6.5 In the event Maybank is unable to successfully contact the shortlisted Grand Prize Winner after three (3) call attempts, the shortlisted Grand Prize Winner shall be deemed disqualified, and Maybank reserves the right to select an alternate winner, who shall be notified and required to accept the Prize in the same manner set out in Clause 6.11.

6.6 Announcement of all the Winners including Grand Prize, First Prize and Bonus Prize (e.g. name and masked Maybank Card or Account Number) shall also be made on Maybank2u's website at www.maybank2u.com.my and/or Maybank other social media (such as Maybank Malaysia's official Facebook or Instagram page) within sixteen (16) weeks from the end of the Campaign Period.

6.7 Only for the Grand Prize Winner, a confirmation letter/email will be sent to the Grand Prize Winner's billing address or email address recorded in Maybank's system within sixteen (16) weeks from the end of the Campaign Period.

6.8 The fulfilment of the Prizes will be done within sixteen (16) weeks from the end of the Campaign Period.

6.9 Maybank shall determine the methods of the Prize giving, including but not limited to, a Prize giving ceremony, or any other methods which Maybank may deem reasonable.

6.10 The Grand Prize Winner is required to attend the Prize giving ceremony (if any/necessary) and in the event the Grand Prize Winner (including authorized representative appointed by the Grand Prize winner) is unable to attend the said ceremony, he/she will automatically be disqualified and no compensation or other arrangement will be made after the Prize Giving ceremony.

6.11 Maybank has the right to select a substitute Winner for each Winner that is disqualified for reasons stated within the Terms and Conditions without the obligation to give further notice to the disqualified Winners.

6.12 All cost, fees and/or expenses incurred or to be incurred by the Winners in relation to the Campaign and/or the claiming of the Prize, which shall include but not limited to the cost for transportations, accommodation, meals, personal costs and/or any other costs, are the responsibility of the Winners.

6.13 If there is any dispute or non-receipt of the Prizes, Winners are required to contact Maybank Customer Service at 1300 88 6688 latest by **30 June 2027** to request for an inquiry. No request for any inquiry shall be entertained after the **30 June 2027.**

6.14 Eligible Participants acknowledge and agree that Maybank reserves the right to disqualify participation of the Campaign or withdraw any Prizes from the Winner(s) if:

6.14.1 The Eligible Participants is found or suspected of tampering with the Campaign mechanics or the operation of the Campaign;

6.14.2 The Eligible Participants is found or suspected of undertaking fraudulent activities or other activities harmful to the Campaign; or

6.14.3 The Eligible Participants is in breach of its obligations or any Terms and Conditions of this Campaign.

Notwithstanding the above, Maybank reserves the right to reject any participation with reasonable justification.

7 ADDITIONAL TERMS

7.1 All registration by Eligible Participants shall be deemed as consent to participate in the Campaign and be bound by all Terms and Conditions stipulated herein.

7.2 By participating in this Campaign, Eligible Participants:

7.2.1 Agree that all records of transactions captured by Maybank's system within the Campaign Period based on the local date and time shall be accurate, conclusive and final;

7.2.2 Agree that Maybank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Participants. No further appeal or further correspondence will be entertained;

7.2.3 Agree that any reversal of Qualified Spend shall be excluded from the Campaign; and

7.2.4 Consent for Maybank to disclose their particulars to third party service provider(s)/ authorized supplier(s) including vendors, suppliers, advertising and promotion agencies engaged by Maybank for contact purposes during and after the Campaign Period.

8 GENERAL TERMS AND CONDITIONS

8.1 Maybank shall not be responsible or held liable in respect of technical failures of any kind whatsoever, intervention, interruptions, and/or electronic or human errors in the administration and/or processing of the transaction performed via the MAE app, or Maybank2u provided the same is not caused by Maybank.

8.2 Maybank reserves the right to withdraw, cancel, suspend, extend or terminate this Campaign earlier in whole or in part and reserves the right to modify any of the terms and conditions contained herein, from time to time by giving at least minimum of twenty-one (21) days ("day" shall have the same meaning as calendar day) prior notice thereof, the notice of which shall be posted on Maybank2u website at www.maybank2u.com.my or through any other channel determined appropriate by Maybank. It shall be the responsibility of the Eligible Participants to be informed of or otherwise seek out any such notice validly posted.

8.3 By participating in this Campaign, Eligible Participants agree to access the Maybank2u website at www.maybank2u.com.my on a regular basis to view the Terms and Conditions herein and seek clarification from Maybank should any of the Terms & Conditions be not fully understood.

8.4 By participating in this Campaign, Eligible Participants agree to be bound by the Terms and Conditions herein and agree and consent to allow his/her personal data being collected, processed and used by Maybank in accordance with the Maybank Privacy Statement, which may be viewed on www.maybank2u.com.my **("Maybank's Privacy Statement")** and the PDPA Form for Individual Customers.

8.5 In addition, and without prejudice to the terms in the Maybank's Privacy Statement and the PDPA Form for Individual Customers, Eligible Participants agree and consent to his/her personal data or information being collected, processed and used by Maybank for:

a) the purposes of the Campaign; and
b) marketing and promotional activities conducted by Maybank, including but not limited to any form of advertising or publicity media and materials such as audio and/or visual recordings published through newspapers, television networks, radio stations or online and digital media and on the Internet. Marketing and promotion activities include without limitation the use and/or publication of any details provided in and/or in connection to the entries, interviews material as well as responses and related photographs. In this

regard, Eligible Participants agree to co-operate and participate in all advertising and publicity activities of Maybank in relation to the Campaign.

*Note: "PDPA" refers to Personal Data Protection Act (2010).

8.6 Maybank and its officers, servants, employees, representatives and/or agents (including without limitation, any third party service providers engaged by Maybank for the purposes of this Campaign) shall not be liable to Eligible Participants in this Campaign for any direct, indirect, special or consequential loss or damage (including but not limited to, loss of income, profits or goodwill) arising from or in connection with this Campaign unless caused by any negligence or omission by Maybank.

8.7 Maybank shall not be liable for any default of its obligation under this Campaign due to any force majeure events which include but not limited to acts of God, civil commotion, acts of war, strike, riot, lockout, industrial action, fire, flood, drought, storm, epidemic and pandemic or any events and circumstances of whatever nature beyond the reasonable control of Maybank.

8.8 Maybank may disqualify/reject any Eligible Participants who does not comply with the Terms and Conditions stated herein and/or are found or suspected to be tampering with the Campaign and/or its process or the operations of this Campaign which includes fraudulent activities involving any act of deceit and/or deception and/or cheating with regards to the Campaign.

8.9 These Terms and Conditions shall be governed by the Laws of Malaysia and subject to the exclusive jurisdiction of the Courts of Malaysia.

For information, enquiries, feedback and/or complaints related to this Campaign, please contact Maybank's Customer Care hotline at 1 300 88 6688 or +603 7844 3696. Alternatively, for feedback and/or complaints, Eligible Participants may choose to e-mail Maybank via the feedback form at Maybank2u website www.maybank2u.com.my.